

9. (Amended) The method of claim 13 wherein the authorization form is provided to the node associated with the customer through a network interface.

13. (Amended) A method for authorizing transactions between a customer that is authorized to use an account and an e-commerce merchant, the method comprising:
confirming rights in the account by associating an account code provided by the customer with an account number associated with the account;
establishing a signature phrase for being used in a plurality of transactions;
linking the signature phrase to the account number for use in the transactions;
upon indication from a node associated with the e-commerce merchant that a transaction has initiated, providing an authorization form to a node associated with the customer, the authorization form being from a node associated with an entity separate from the e-commerce merchant;
receiving the signature phrase from the node associated with the customer through a customer response to the authorization form; and
extending rights to the account, normally only associated with the account code, to the signature phrase such that the customer can authorize the transaction made on the account using the signature phrase.

22. (Amended) A method for authorizing transactions over a network, comprising:
receiving, at an authorization system, merchant information and account information after a user has initiated a transaction from a merchant using a network interface;
verifying that the merchant information corresponds to the merchant;
determining whether the account information corresponds to an account entry in an authorization database;
creating an authorization form at the authorization system;
displaying the authorization form to the user;
receiving an authentication phrase from the user;
verifying that the received authentication phrase corresponds to an authentication phrase in the account entry; and
transferring the network interface of the user to the merchant.

23. (Amended) The method of claim 22 further comprising:

enabling the network interface of the user to be transferred to the authorization system.
